

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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*Attorney for Specialized Loan Servicing LLC as
servicing agent for U.S. Bank National
Association, as Trustee for Credit Suisse First
Boston Mortgage Securities Corp., CSFB
Mortgage-Backed Pass-Through Certificates,
Series 2005-6*

In re:

Daren Lopusnak

Deborah A. Schiffman-Lopusnak

aka Deborah A. Schiffman

aka Deborah A. Lopusnak

aka Debbie A. Schiffman

Debtors.



Order Filed on June 20, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter 13

Case No. 19-23654-VFP

Hearing Date: June 15, 2023

Judge Vincent F. Papalia

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: June 20, 2023

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Debtors: Daren Lopusnak & Deborah A. Schiffman-Lopusnak
Case No.: 19-23654-VFP
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for U.S. Bank National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp., CSFB Mortgage-Backed Pass-Through Certificates, Series 2005-6 (“Creditor”), whereas the post-petition arrearage is in the amount of \$1,829.50 as of June 7, 2023, and whereas the Debtors and Creditor seek to resolve the Motion, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **705 De Simone Court, Ramsey, New Jersey 07446** (“Property”) provided that the Debtors comply with the following:

- a. Beginning on or before **July 1, 2023** and continuing for six (6) months on the first (1st) day of each subsequent month, the Debtors shall cure the post-petition arrearage above by making five (5) monthly payments of **\$305.00** each and one (1) payment of **\$304.50** directly to Creditor; and
- b. In addition to the above, the Debtors shall resume making the regular monthly payments to Creditor as they become due beginning with the July 1, 2023 payment.

2. All direct payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtors will be in default under the Consent Order if the Debtors fail to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtors fail to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtors fail to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtors and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Russell L. Low, Esq.
Russell L. Low, Esq.
Low & Low
505 Main Street, Suite 304
Hackensack, NJ 07601
Counsel to Debtor

/s/Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite 2340
Tampa, FL 33602
Counsel to Creditor

In re:
Daren Lopusnak
Deborah A. Schiffman-Lopusnak
Debtors

Case No. 19-23654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 21, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Debtor Daren Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 21, 2023

Form ID: pdf903

Total Noticed: 1

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Vincent Commisa

on behalf of Creditor Masonicus Run Condominium Association Inc. vcommisa@vdcclaw.com

TOTAL: 7